

# PATENT APPLICATION

## DECLARATION AND POWER OF ATTORNEY FOR PATENT APPLICATION

ATTORNEY DOCKET NO. CHA920030025US1

As a below named inventor, I hereby declare that:

My residence/post office address and citizenship are as stated below next to my name;

I believe I am the original, first and sole inventor (if only one name is listed below) or an original, first and joint inventor (if plural names are listed below) of the subject matter which is claimed and for which a patent is sought on the invention entitled:

CONFIDENTIAL FRAUD DETECTION SYSTEM AND METHOD

the specification of which is attached hereto unless the following box is checked:

(X) was filed on 10/22/2003 as US Application Serial No. or PCT International Application

Number 10/690,778 and was amended on \_\_\_\_\_ (if applicable).

I hereby state that I have reviewed and understood the contents of the above-identified specification, including the claims, as amended by any amendment(s) referred to above. I acknowledge the duty to disclose all information which is material to patentability as defined in 37 CFR 1.56.

### Foreign Application(s) and/or Claim of Foreign Priority

I hereby claim foreign priority benefits under Title 35, United States Code Section 119 of any foreign application(s) for patent or inventor(s) certificate listed below and have also identified below any foreign application for patent or inventor(s) certificate having a filing date before that of the application on which priority is claimed:

COUNTRY	APPLICATION NUMBER	DATE FILED	PRIORITY CLAIMED UNDER 35 U.S.C. 119
			YES: NO:
			YES: NO:

### Provisional Application

I hereby claim the benefit under Title 35, United States Code Section 119(e) of any United States provisional application(s) listed below:

APPLICATION SERIAL NUMBER	FILING DATE

### US Priority Claim

I hereby claim the benefit under Title 35, United States Code, Section 120 of any United States application(s) listed below and, insofar as the subject matter of each of the claims of this application is not disclosed in the prior United States application in the manner provided by the first paragraph of Title 35, United States Code Section 112, I acknowledge the duty to disclose material information as defined in Title 37, Code of Federal Regulations, Section 1.56(a) which occurred between the filing date of the prior application and the national or PCT international filing date of this application:

APPLICATION SERIAL NUMBER	FILING DATE	STATUS(patented/pending/abandoned)

### POWER OF ATTORNEY:

As a named inventor, I hereby appoint the following attorney(s) and/or agent(s) listed below to prosecute this application and transact all business in the Patent and Trademark Office connected therewith.

Norman L. Gundel, Reg. No. 30,387  
Douglas A. Lashmit, Reg. No. 28,871  
Richard A. Tomlin, Reg. No. 24,449  
Karl O. Hesse, Reg. No. 25,398  
Kenneth A. Seaman, Reg. No. 28,113

Michael F. Hoffman, Reg. No. 40,019  
Spencer K. Warnick, Reg. No. 40,398  
Ronald A. D'Alessandro, Reg. No. 42,456  
John W. LaBatt, Reg. No. 48,301  
John A. Merecki, Reg. No. 35,812

### Send Correspondence to:

Michael F. Hoffman  
USPTO Customer No.: 23550

### Direct Telephone Calls To:

Michael F. Hoffman  
(518) 449-0044

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the application or any patent issued thereon.

**DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)****ATTORNEY DOCKET NO. CHA920030025US1**Full Name of Inventor: Naoki AbeCitizenship: JapanResidence: 19 Fairlawn Street, Rye, New York 10580Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Carl E. AbramsCitizenship: USResidence: 425 Hardscrabble Road, Briarcliff Manor, New York 10510Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Chidanand V. AnteCitizenship: USResidence: 80 Old Farm Road, Chappaqua, New York 10514Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Bhwaranalan BhattacharjeeCitizenship: IndiaResidence: 7846 Holly Drive, Yorktown Heights, New York 10598Post Office Address: Same

Inventor's Signature

Date

10/16/2003Full Name of Inventor: Kenneth A. GoldmanCitizenship: USResidence: 20 Lancaster Drive, Norwalk, Connecticut 06850Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Matthias GruetznerCitizenship: GermanyResidence: Lessingstr. 14, D-71101, Schoenaich, GermanyPost Office Address: Same

Inventor's Signature

Date

**DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)**
**ATTORNEY DOCKET NO. CHA920030025US1**

Full Name of Inventor: Nanki Abe  
 Residence: 19 Fairlawn Street, Rye, New York 10580  
 Post Office Address: Same

Citizenship: Japan

Inventor's Signature

Date

Full Name of Inventor: Carl E. Abrams  
 Residence: 425 Hardscrabble Road, Briarcliff Manor, New York 10510  
 Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Chidanand V. Ante  
 Residence: 80 Old Farm Road, Chappaqua, New York 10514  
 Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Bishwaranjan Bhattacharjee  
 Residence: 2846 Holly Drive, Yorktown Heights, New York 10598  
 Post Office Address: Same

Citizenship: India

Inventor's Signature

Date

Full Name of Inventor: Kenneth A. Goldman  
 Residence: 20 Lancaster Drive, Norwalk, Connecticut 06850  
 Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Matthias Gruetzner  
 Residence: Lessingstr. 14, D-71101, Schönaich, Germany  
 Post Office Address: Same

Citizenship: Germany

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)ATTORNEY DOCKET NO. CHA920030025US1Full Name of Inventor: Naoki AbeCitizenship: JapanResidence: 19 Fairlawn Street, Rye, New York 10580Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Carl E. AbramsCitizenship: USResidence: 425 Hardscrabble Road, Briarcliff Manor, New York 10510Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Chidanand V. ApteCitizenship: USResidence: 80 Old Farm Road, Chappaqua, New York 10514Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Bishwaranjan BhattacharjeeCitizenship: IndiaResidence: 2846 Holly Drive, Yorktown Heights, New York 10598Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Kenneth A. GoldmanCitizenship: USResidence: 20 Lancaster Drive, Norwalk, Connecticut 06850Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Matthias GruetznerCitizenship: GermanyResidence: Leskingstr. 14, D-71101 Schoenaich, GermanyPost Office Address: Same

Inventor's Signature

Date

December 19, 2003

DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)

ATTORNEY DOCKET NO. CHA920030025US1

Full Name of Inventor: Matthew A. Hilbert  
Residence: 87 Hemingway Cres., Markham, Ontario, Canada L3R 2S4  
Post Office Address: Same

Citizenship: Canada

Inventor's Signature

Date

Full Name of Inventor: John Langford  
Residence: 6031 S. Kimbark, Chicago, IL 60637  
Post Office Address: Same

Citizenship: US

Inventor's Signature 

Date 1/14/2004

Full Name of Inventor: Sriram K. Padmanabhan  
Residence: Four Ingham Road, Briarcliff Manor, New York 10510  
Post Office Address: Same

Citizenship: India

Inventor's Signature

Date

Full Name of Inventor: Charles P. Tresser  
Residence: 310 East 46<sup>th</sup> Street, New York, New York 10017  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Kathleen M. Troidle  
Residence: 64 Round Hill Road, Dobbs Ferry, New York 10522  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Philip S. Yu  
Residence: 18 Stornoway, Chappaqua, New York 10514  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)

ATTORNEY DOCKET NO. CHA920030025US1

Full Name of Inventor: Matthew A. Hilbert  
Residence: 87 Hemingway Cres., Markham, Ontario, Canada L3R 2S4  
Post Office Address: Same

Citizenship: Canada

Inventor's Signature

Date

Full Name of Inventor: John Langford  
Residence: 6031 S. Kimbark, Chicago, IL 60637  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Sriram K. Padmanabhan  
Residence: Four Ingham Road, Briarcliff Manor, New York 10510  
Post Office Address: Same

Citizenship: India

Sriram K Padmanabhan  
Inventor's Signature

01/06/04  
Date

Full Name of Inventor: Charles P. Tresser  
Residence: 310 East 46<sup>th</sup> Street, New York, New York 10017  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Kathleen M. Troide  
Residence: 64 Round Hill Road, Dobbs Ferry, New York 10522  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Philip S. Yu  
Residence: 18 Stornowave, Chappaqua, New York 10514  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)ATTORNEY DOCKET NO. CHA920030025US1Full Name of Inventor: Matthew A. HilbertCitizenship: CanadaResidence: 87 Hemingway Cres., Markham, Ontario, Canada L3R 2S4Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: John LangfordCitizenship: USResidence: 11 Dale Avenue, Ossining, New York 10562Post Office Address: Same

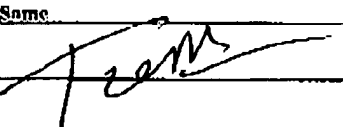
Inventor's Signature

Date

Full Name of Inventor: Sriram K. PadmanabhanCitizenship: IndiaResidence: Four Ingham Road, Briarcliff Manor, New York 10510Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Charles P. TresserCitizenship: USResidence: 310 East 46<sup>th</sup> Street, New York, New York 10017Post Office Address: SameInventor's Signature Date 10/17/2003Full Name of Inventor: Kathleen M. TrujilloCitizenship: USResidence: 64 Round Hill Road, Dobbs Ferry, New York 10522Post Office Address: Same

Inventor's Signature

Date

Full Name of Inventor: Philip S. YuCitizenship: USResidence: 18 Sternoways, Chappaqua, New York 10514Post Office Address: Same

Inventor's Signature

Date

DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)

ATTORNEY DOCKET NO. CHA920030025US1

Full Name of Inventor: Matthew A. Hilbert  
Residence: 87 Hemingway Cres., Markham, Ontario, Canada L3R 2N4  
Post Office Address: Same

Citizenship: Canada

Inventor's Signature

Date

Full Name of Inventor: John Langford  
Residence: 6031 S. Kimbark, Chicago, IL 60637  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Sriram K. Padmanabhan  
Residence: Four Ingham Road, Briarcliff Manor, New York 10510  
Post Office Address: Same

Citizenship: India

Inventor's Signature

Date

Full Name of Inventor: Charles P. Tresser  
Residence: 310 East 46<sup>th</sup> Street, New York, New York 10017  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Kathleen M. Troidle  
Residence: 64 Round Hill Road, Dobbs Ferry, New York 10522  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

1/6/04

Full Name of Inventor: Phillip S. Yu  
Residence: 18 Stormwave, Chappaqua, New York 10514  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date



DECLARATION AND POWER OF ATTORNEY  
FOR PATENT APPLICATION (continued)ATTORNEY DOCKET NO. CHA920030025US1

Full Name of Inventor: Matthew A. Hilbert  
Residence: 87 Hemmingsway Crca, Markham, Ontario, Canada L3R 2S4  
Post Office Address: Same

Citizenship: Canada

Inventor's Signature

Date

Full Name of Inventor: John Laneford  
Residence: 11 Dale Avenue, Ossining, New York 10562  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Sriram K. Padmanabhan  
Residence: Four Ingham Road, Briarcliff Manor, New York 10510  
Post Office Address: Same

Citizenship: India

Inventor's Signature

Date

Full Name of Inventor: Charles P. Tresser  
Residence: 310 East 46<sup>th</sup> Street, New York, New York 10017  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Kathleen M. Troidle  
Residence: 64 Round Hill Road, Dobbs Ferry, New York 10522  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

Full Name of Inventor: Philip S. Yu  
Residence: 18 Stormway, Chappaqua, New York 10514  
Post Office Address: Same

Citizenship: US

Inventor's Signature

Date

12/19/2003